In this handsome octavo of 454 pages we have the record of a five-years' journey around the world by a man of quick intelligence and scientific training, who had something more than the usual incentives and something more than the usual attainments of travellers who journey for the purpose of making books about their adventures. Professor Pumpelly was first employed as a mining engineer in Arizona, and he was afterwards engaged by the Japanese and subsequently by the Chinese government to survey their mining fields, and, if practicable, to introduce the improved modern system of mining. He was thus, in the legitimate pursuit of his profession, led across one of the least known regions of the United States, through Japan, China, Siberia, and Russia, with unusual opportunities and facilities for becoming acquainted with the manners, customs, and character of the people of the countries he travelled through and for visiting places commonly inaccessible. He has the rare faculty of looking at things with unprejudiced eyes and judging them with impartiality, and his opinions on various subjects connected with the civilization in Japan and China and the future prospects of those countries have a decided value. Professor Pumpelly's style is eminently readable, and he has produced one of the most interesting and valuable books of travel that has been published for a long time.

Arizona during Professor Pumpelly's sojourn there in 1860 was anything but a delightful place of residence, and the account of the efforts to operate the Santa Rita silver mines is a narrative of continual warfare with the Apache Indians and with the even more savage white outlaws who inhabit the frontier. The social condition of this section is thus summed up:-

The social condition of Arizona from 1857 till 1862, and later, was one which could not fail to furnish much food for thought to even a superficial observer. When the country came into the possession of the United States, it was almost entirely depopulated, excepting the Indian tribes. After the conclusion of the Gadsden treaty it was entered by Colonel C. D. Poston with a party of explorers, and soon gained a reputation as a silver district from the high assays of ores discovered by that party. A considerable number of companies were soon formed to work mines in various parts of the country. In addition to the people sent out to work in different capacities at the mines, an American population, both floating and settled, was soon formed mostly from the Southern States, and of men nnaccompanied by families.

Many of these were old frontiersmen, many more were refugees from the slackly administered justice of Texas, Mew Mexico, and California; and when the vigilance committee cleared San Francisco of its worst social elements, a large number of ruffians and gamblers expelled from the city made their home in Arizona. In addition to this there flowed into the country many thousands of Mexicans. who had formed the most degraded class in a land where social morality was, in every respect, at its lowest ebb.

There was hardly a pretense at a civil organization; law was unknown, and the nearest court was several hundred miles distant in New Mexico. Indeed, every man took the law into his own hands, and the life of a neighbor was valued in the inverse ratio of the impunity with which it could be taken. Thus public opinion became the only code of laws, and a citizen's popularity the measure of his safety. And popularity, in a society composed, to a great extent, of men guilty of murder and of every crime, was not likely to attach to the better class of citizens. The immediate result of the existing condition of public opinion was to blunt all ideas of right and wrong in the minds of new-comers who, suddenly freed from the legal and social restraints of the East, soon learned to justify the taking of life by the most trifling pretexts, or even to commit it for the sake of bravado. Murder was the order of the day among a total white and peon population of a few thousand souls; it was daily committed by Americans upon Americans, Mexicans, and Indians; by Mexicans upon Americans; and the hand of the Apache was, not without much reason, against both of the intruding races. The treachery of Mexican workmen went to such an extent that I believe there was hardly a mine in the country at which the manager, or in several instances all the white employes, had not been at some time assassinated by their peons for the sake

of plunder. Such has been the condition of society in a part of our country within the past ten years: and it existed without the influence of actual war. It is true that a state of things more or less resembling that I have tried to sketch is incidental to the early history of many frontier districts, but it can hardly be said to have augured well for the future of a region in which it was claimed that an enduring civilization was springing up on the ruins of the Jesuit efforts, which were really far more suc-

That the region in question has a future that is both bright and near, there can, I think, be little doubt. Its prospects are dependent on the development of a mineral industry and the occupations subservient thereto. My own observations have convinced me that Arizona contains many rich deposits of silver, copper and lead, and pro-bably of gold also; but to work these profitably will require, in most, if not in all instances, the overcoming of peculiar obstacles that now exist. Without at present touching upon the Indian question, the first essentia to success is an improvement in the means of transportation from the mines to the coast, and between the different mining districts. During the short period when mining industry was trying to struggle into existence, supplies, including machinery, reached Tucson, in Central Arizona, by three different routes: -From Indianola, Texas, 1087 miles; from Fort Yuma, on the Colorado river, over 250 miles; and from Guaymas, on the Gulf of California, nearly 400 miles distant.

A shorter and safer route than any of these will be necessary, and when furnished with a good wagon road, or ultimately with a railway, the first essential to the development of industry of any kind will have been at-

In 1861, shortly after arriving at San Francisco, Professor Pumpelly was engaged by the Japanese Government to explore a portion of the empire, and he was subsequently employed in the same manner by the

Chinese. The accounts given of the social and political condition of China and Japan are most interesting, and tempt us to make frequent quotations. Our limited space, however, compels us to make but a few extracts, which, however, will be sufficient to indicate the very entertaining character of the werk. Shortly after Professor Pumpelly's arrival in Japan, he visited the famous statue of Buddha, near Yokohama, which is thus described:-

About noon we reached Kamakura, and, leaving our horses at an inn, started on foot to visit the Daibutz. A half-hour's walk along a comparatively broad road, leading under peculiar archways placed at short intervals, brought us to the shore of Wodowara bay, and near this to our destination. Passing through an enclosing grove of evergreens, we came into a large open space paved with flagstones. In the centre of this is the image. It represents Buddha sitting, in the Oriental manner, on a lotus. It is of bronze, fifty feet high and ninety-six feet in circumferance at the base, and is raised on a pedestal five or six feet from the ground.

We had all come expecting to see some grotesque idol, and we were therefore pleasantly surprised, when, instead of this, we found ourselves admiring a work of high art. It is Buddha in Nirvana. The sculptor has succeeded in impressing upon the cold metal the essence of the promise given by Sakvamuni to his followers, a promise which has been during more than twenty centuries the guiding hope of countless millions of souls. This is the doctrine of the final attainment of Nirvana-the state of utter annihilation of external consciousness-after ages of purification by transmigration.

Both the face, which is of the Hindoo type, and the attitude are in perfect harmony with the idea intended to be expressed. I felt that I saw for the first time, and where I least expected it, a realization, in art, of a religious idea. No Madonna on canvas, or Christ in marble, had ever been other to me than suggestive, through the aid of an acquaintance with the subjects treated. The Buddha of Kamakura is a successful rendering of a profound religious abstraction.

The head is covered with small knobs, representing the snails which tradition says came to protect Buddha from the heat of the burning sun.

This image, which was made about 600 years ago, was cast in sections of a few square feet of surface each, and an inch or more thick, and when put together, the joints were fitted so closely that now, after the lapse of centuries, they can be detected only where the weather has made them visible in the discoloration.

The statue is hollow, and has in the interior a temple with many small images of the Buddhist pantheon. Many of these without the lotus, would, in a Romish church, have passed readily for representations of the

It is said that a large temple once enclosed the Daibutz, but was destroyed by an earthquake-wave from the sea.

The following is a description of the Japanese sleeping arrangements:—

As I was about to pass my first night in a Japanese house, I watched anxiously the preparations for sleeping. These were simple enough: a mattress in the form of a very thick quilt, about seven feet long by four wide, was spread on the floor; and over it was laid an ample robe, very long, and heavily padded and provided with large sleeves. Having put on this night-dress, the sleeper covers himself with another quilt, and sleeps, i. e., if he has had some years' practice in the use of this bed.

But the most remarkable feature about a Japanese bed is the pillow. This is a wooden box about four inches high, eight inches long, and two inches wide at the top. It has a cushion of folded papers on the upper side to rest the neck on, for the elaborate manner of dressing the hair does not permit the Japanese, especially the women, to press the head on a pillow. Every morning the uppermost paper is taken off from the cushion, exposing a clean surface without the expense of washing a pillow-case.

I passed the greater part of the night in learning how to poise my head in this novel manner; and when I finally closed my eyes it was to dream that I was being slowly beheaded, and to awake at the crisis to find the pillow bottom-side up, and my neck resting on the sharp lower edge of the box. During my stay in the country I learned many of its customs, mastering the use of chop-sticks, and accustoming my palate to raw fresh fish. but the attempt to balance my head on a twoinch pillow I gave up in despair, after trying in vain to secure the box by tying it to my

Professor Pumpelly's remarks about the behavior of foreigners in such countries as Japan and China are well worthy of thoughtful consideration. He says with reference to the murder of Richardson, which was avenged with the usual British ferocity:-

The history of the past nine years has been marked by many acts of violence which have tended to widen the breach between the Japanese and foreigners. A few of these have perhaps had a direct political origin, but the greater number, if not all, have been acts of revenge, in which the victims were the provokers, or have suffered for the deeds of other foreigners. Even the attempted assassination of Sir R. Alcock is ascribed by that gentleman to the wish of a daimio to be avenged on a foreigner of rank for having been forced to demean himself by having an interview with the commander of a Russian man-of-war. The murder of Richardson, which was so fearfully avenged by the British fleet at Kagosima, was another instance of the same class. Shimadzo Saburo, representative of the powerful Prince of Satsuma, had been to Yeddo as bearer of a message from the Mikado. Returning after unsuccessful negotiations, his large retinue was met by a party of foreigners. In order to avoid any collision, the Government had requested foreign ministers to warn their countrymen of the danger of riding on the tokaido on that particular day. A party of three Englishmen and one lady. disregarding the warning, met the train be party

yond Kanagawa, when, as would appear from the language of the lady, the soldiers tried to crowd the party off from the road-a proceeding which was resented by an attempt to break across the double file of retainers. The latter drawing their swords, cut down Mr. Richardson, and the remainder of the party escaped only with several wounds. Richardson, at first wounded, was afterward killed, by order, it seems, of Shimadzo Saburo. Japanese of any rank tried to cross a similar train he would have been cut down in like manner; but it appears from the language of the lady, immediately after her escape—language quite different from that of the subsequent affidavits of the party-that there was an attempt to force a passage across the train by riding down the soldiers. Certainly it would seem that some such provocation was

minutes in advance of this party. train, the slightest trouble. and The without affidavits of the party, however, represented the attack as having been wholly unprovoked; and, acting on this, the British Government prepared to avenge the assassination. Sat numa was responsible for the act, and to his capital, Kagosima, the fleet was sent, to demand the payment of £25,000 as indemnity, and the execution of the murderers. After two interviews with the officers of Satsuma. in which the latter blamed the Taikoon's Government, and proposed that' a commission should examine into the indemnity question, the Charge d'Affaires placed the matter in the hands of the admiral, who seized as pledges three steamers belonging to Satsuma. The Japanese, regarding this as an act of hostility, opened fire, when the admiral signalled to have the steamers burned. In the midst of a fierce gale, the squadron brought its guns to bear on the town. The attacking squadron suffered severely.

and lost fifty-six officers and men. The loss of life among the population of the city is said to have been very great, as no notice whatever was given of the intended bombardment. Indeed, scarcely thirty-six hours passed between the arrival of the fleet and ment. the attack. Thus many lives were lost, and a city laid in ruins, and with it the extensive machine shops-the nucleus of foreign civilization in Japan-all because a foreigner had been killed in attempting to do that which law and custom punish with death in Ja-panese subjects. When a young Englishman was shot down in Rome by a French sentinel whom he approached, not having understood the challenge, did any one think that offense called for the bombardment of a French city? It was, in fact, in perfect accord with the policy followed by West in treating with the East. When an Englishman, or an American, or a Frenchman-starting from the firm belief that all orientals are infinitely beneath his own race -assumes that they have no rights he is bound to respect; ignores the fact that, as a stranger, he is tolerated in their land by courtesy or necessity, and forcibly attempts to assert that superiority, he should be taught that he does so at his own risk. As with the individual, so with the nation. The representatives of the Western governments are clothed with almost sovereign power, and are only too often also imbued with the prejudice of race. That which they would not dream of doing in the face of a European power, they often do not hesitate to practise toward a weaker oriental nation-constantly violating international law at the same time that they demand of them an observance of it.

Professor Pumpelly agrees fully with Mr. Burlingame as to the policy that ought to be pursued towards China, and as to the treatment that should be accorded to the Chinese immigrants in the United States. He had unusual facilities for observation while in China, and his opinions are therefore of value. With reference to the Chinese problem in the United States, he says: -

We have seen that there exists in China boundless source of emigration, and the necessity for emigration; that the capacity of America for receiving this emigration is comparatively unlimited; that the emigration will be at least proportionate to the encouragement offered: that the encouragement is springing into existence through the recognition of the Chinese as a necessary elemen for the development of the resources of the Far West; that the immense influx of these people will constitute a possible political power which cannot remain latent, and that the attainment of the privileges of citizenship will make of them a fixed instead of a floating population, which, so far as anything we know to the contrary, may at no distant date largely outnumber the European element. The first question which naturally rises is, In what can this people contribute to our material prosperity? It is not difficult to answer to this that by reason of their many-sidedness, their adaptability to all branches of industry, they can contribute more than any other foreign element in the first generation. They can supply labor for the house and field, for building railroads, for working in mines and factories, for every need on sea and land. Within the really impassable limits set by nature, they alone can render productive vast tracts of land, the cultivation of which is essential to the presperity of our mountain territories. They can contribute largely to our wealth and that of the world by their saving of material, and by forcing us, through competition, to become more economical in this respect. They can advance greatly our material prosperity, not only by the product of their labor in working for Americans, but by their independent enterprise as capitalists. Indeed, the lowering of the price of labor in America, through Chinese immigration, taken in connection with the almost certain rise in price in Europe, appears to offer the best solution of the vexed question of free trade, by placing it on an equal or superior footing with Europe in the manufacture of those things which now require protection. It should seem that Chinese emigration, organized on the most liberal plan, in conformity with the emigration laws of China, and under the responsible guidance of Chinese contractors, would rapidly raise our Southern States to a height of prosperity never yet reached by them, and render possible the completion and maintenance of great works, necessary to control the overflow of the Mississippi, and

to drain unproductive and malarious regions. Will the price at which these benefits shall be gained be too high? Every one will answer this according to his own way of measuring the future by the past. But he who sees in events the resultants of social and physical forces, the operation of great laws, progressive in their action and tending towards that millennium when every part of the earth, according to its natural endowment, shall justify its existence, by contributing its full share, as a part, to the welfare of the whole; towards the unification of mankind by the assimilation of the best parts of its different races into a new type-who

"Through the ages one increasing purpose runs," will feel the least anxiety in contemplating the future. To the charge that they will largely outnumber the Americans, absorbing many branches of industry, and competing in all, he will answer that they can do so only by being able to compete with the European element; in other words, by being really equally efficient, and thus justifying right to citizenship. their assertion that their use of opium threatens the addition of another national vice to those we have already, he will reply that the rapid spread of the use of this drug, a use of only some sixty years' standing in China, was induced by natural causes, acting in a country which had reached an abnormal condition and that it can exist as a national habit only where it is a natural necessity. The longcontinued generations of temperance of this people show their normal condition, and we

have little reason to fear that half a century of opium smoking can destroy the deep-seated, inherited vitality of the race, or have fixed it as a constitutional vice upon those

who will smigrate hither.

The political aspect of the question is that of the most immediate importance, for many obvious reasons. Nothing is more certain than the impossibility of a foreign race continuing to live and increase, in America, in other than two conditions, viz., either under the animal-breeding system of slavery, or (and probably only) by being equally strong with the European element, in the average of all things which constitute strength in this age. The ability of any people to prosper, multiply, and co-exist among us, proves them to possess an average equality with us when measured by our standard, deficiencies in some points being compensated in othersthese differences being desirable in the same degree that individuality is desirable. If an inferior race, or large bodies of vicious and criminal people, prosper and multiply, it does not invalidate this rule, but rather shows that our actual measure, on certain points, is far below our theoretical standard.

If the Chinese, having the exercise of equal rights in a fair field, should prove themselves undesirable citizens, it would be proof of inferiority, of inability to contribute their full share to the general good; and the inability to compete with their neighbors would inevitably result in their disappearance from

the arena as important rivals. In view of all the possibilities of the case before us it becomes evident now, more than ever before, how important it is that we should turn our energies towards Americanizing the foreign elements of our population. A large Chinese emigration is the strongest argument against immediate and unqualified suffrage. With the prospect of an unparalleled influx of Chinese, it is of immediate importance that we insist upon their understanding our social and political organization before giving them a voice, and this can be done only by insisting upon a residence of several years in the country, and by an educational test, which should not be less than the ability to read and speak the English language. Indeed, this is only an additional illustration of the necessity for an educational qualification, in the matter of citizenship in general, and it should seem sufficiently clear to convince even the most confirmed advocates of unqualified suffrage.

The danger most to be guarded against is the enactment or continuance of special legislation with regard to Mongalians. Everything which tends to exclude them from the rest of the community, and, in a greater degree, everything which denies to them-as do practically the laws of California-the common rights of humanity, not only affects seriously the character of the aliens and retards the growth of the region in question, but reacts most injuriously on the European element, producing these moral evils which were the worst results of slavery with us-a reaction which is the curse following everywhere intercourse between the European and non-European races. To suppose that a whole State or nation is able to rise above all prejudice of race, to look upon such a question from a cosmopolitan standpoint, is almost the same as supposing the average intellectual level of the people to be on an equality with that of its most liberal minds; but it should not be demanding too much to expect to find this quality in the lawgivers of a land which claims that "all men are created equal;" especially should we look for it in the consideration of a question which presupposes an influx of Chinese by millions.

This work is handsomely printed and bound, and it is embellished with a number of engravings and maps of the author's routes.

-Claxton, Remsen & Haffelfinger send us "The Pigeon's Wedding," by Harriet B. McKeever. This is a pleasant little book for children, nicely printed on fine paper, and bound in holiday style, and altogether worthy of better pictures than the badly-drawn and tawdry colored lithographs that are given as illustrations.

-J. B. Lippincott & Co. send us, bound up together in pamphlet form, "Magdalena," translated from the German of E. Marlitt, and "The Lonely Ones," translated from the German of Paul Heyse. These interesting stories are reprinted from Lippincott's Magatine, where they attracted considerable atten-

-From Turner Brothers & Co. we have received "The Cabin on the Prairie" and "Planting the Wilderness," the two first volumes of "The Frontier Series," by Rev. C. H. Pearson. Published by Lee & Shepard. These are interesting stories of adventure in the far West that will suit the taste of

numerous boy readers. -Messrs. Roberts Brothers send us a specimen page of their holiday edition of Shakespeare's Midsummer Night's Dream, which will be issued about the first of December. The feature of this book will be the illustrations in silhouette by P. Konewka. These are twenty-five in number, and the beautiful specimen before us more than justifies the expectations formed from the favorable notices in the European papers. These illustrations created a decided sensation in Germany and England, where they were published about a year ago; and the novelty of the idea, no less than the remarkable grace and poetical feeling of the designs, immediately gave the unknown artist a most enviable reputation. It is astonishing that such results should be accomplished with such simple materials, and the artist has not only entered fully into the spirit of that most exquisite creation of poetical fancy, The Midsummer Night's Dream, but he has produced designs which are of the very highest order of merit, apart from the subject they illustrate. The illustration before us represents the meeting of "Puck" and the "Fairy" at the commencement of the second act, and it is impossible to describe adequately the airiness, grace, and beauty that characterize the two figures. This will undoubtedly be one of the most attractive holiday books of the season, and if all the illustrations are equal to the specimen that has been forwarded for our inspection, it will be worthy of all the success it can possibly attain.

-Turner Brothers & Co. send us Frank Leslie's Lady's Magazine for December, which is finely illustrated, and is filled with excellent reading matter.

The same house also sends us the December number of The Galaxy, and Our Boys' and Girls' Magazine for November 27.

-From T. Ellwood Zell we have received Nos. 67 and 68 of "Zell's Popular Encyclopædia," which is brought down to the title

1829 -CHARTER PERPETUAL. Franklin Fire Insurance Company OF PHILADELPHIA. Office, Nos. 435 and 437 CHESNUT St. Assets Jan. 1, '69, \$2,677,372'13

UNSETTLED CLAIMS, Losses paid since 1829, over \$5,500,000 Perpetual and Temporary Policies on Liberal Terms.
The Company also issues Policies on Rents of Buildings
of all kinds, Ground Rents, and Mortgages.

Alfred G. Baker,
Eamuel Grant,
George W. Richards.
Issac Les,
George Falos,
ALFRED G. BAKER, President.
GLORGE FALES, Vioe-President.
THEODORE M. REGER, Assistant Secretary. ASBUR

LIFE INSURANCE COMPANY. No. 805 BROADWAY, corner of Eleventh Street, New York.

CASH CAPITAL

INSURE AT HOME. Penn Mutual Life Insurance COMPANY.

No. 921 CHESNUT STREET, PHILADELPHIA. ASSETS, \$3,000,000.

CHARTERED BY OUR OWN STATE. MANAGED BY OUR OWN CITIZEN LOSSES PROMPTLY PAID.

OLICIES ISSUED ON VARIOUS PLANS. Applications may be made at the Home Office, and at the Agencies throughout the State. [2 184

STRICTLY MUTUAL. Prevident Life and Trust Co. OF PHILADELPHIA.

OFFICE, No. 111 S. FOURTH STREET. Organized to promote LIFE INSURANCE among members of the Society of Friends, Good risks of any class accepted. Policies issued on approved plans, at the lowest

ates.

President, SAMUEL R. SHIPLEY,
Vice-President, WILLIAM C. LONGSTRETH,
Actuary, ROWLAND PARRY.
The advantages offered by this Company are un
1 275 THE ENTERPRISE INSURANCE COMPANY

THE ENTERPRISE INSURANCE COMPANY
OF PHILADELPHIA.
Office S. W. Corner FOURTH and WALNUT Streets.
FIRE INSURANCE EXCLUSIVELY.
PERPETUAL AND TERM POLICIES ISSUED.
Cash Capital....\$200,000 00
Cash Capital....\$200,000 00

Cash Saliz,379 23.
DIRECTORS. J. Livingston Erringer, James L. Claghorn, William G. Boulton, Charles Wheeler, Thomas H. Montgomery, James Aertsen, Ratchford Starr,

F. Ratchford Starr,
Nalbro Frazier,
John M. Atwood,
Benjamin T. Tredick,
George H. Strart,
John H. Brown,
This Company insures only first class risks, taking no
specially hazardous risks whatever, such as factories,
mills, etc.
F. RATCHFORD STARR, President.
THOMAS H. MONTGOMERY, Vice-President.
ALEXANDER W. WISTER, Secretary.

265

DHENIX INSURANCE COMPANY OF

PHILADELPHIA.
INCORPORATED 1894—CHARTER PERPETUAL.
No. 224 WALNUT Street, opposite the Exchange.
This Company insures from loss or damage by
FIRE,
on liberal terms, on buildings, merchandise, furniture, etc., for limited periods, and permanently on buildings by deposit of premiums.
The Company has been in active operation for more than SIXTY YEARS, during which all losses have been promptly adjusted and paid.

John L. Hodge,
M. E. Mahony,
John T. Lewis,
William S. Grant,
Robert W. Leaming,
D. Clark Wharton,
Lawrence Lewis, Jr.,
Lawrence Lewis, Jr.,
Lawrence Lewis, Jr.,
Lawrence Lewis, Jr.,
Lewis C. Norris.
Lewis C. Norris. John L. Hodge,
M. E. Mahony,
John T. Lewis,
William S. Grant,
Robert W. Leaming,
D. Clark Wharton,
Lawrence Lewis, Jr.,
JOHN R.
WUCHERER, President. SAMUEL WILCOX, Sec

OFFICE OF THE INSURANCE COMPANY OF NORTH AMERICA, No. 282 WALNUT Street, iladelphia. Charter Perpetual. Incorporated 1794. Capital, \$500,000.

MARINE, INLAND, AND FIRE INSURANCE. OVER \$20,000,000 LOSSES PAID SINCE ITS ORGAN.

Arthur G. Coffin, Samuel W. Jones, John A. Brown, Charles Taylor, Ambrose Whits, William Welsh, S. Morris Waln, John Mason, George L. Harriso MATTHIAS MARIS, Secretary. Chas. H. REEVES, Asst. Secretary.

FAME INSURANCE COMPANY No. 809 CHESNUT Street INCORPORATED 1856. CHARTER PERPETUAL CAPITAL, \$200,000. FIRE INSURANCE EXCLUSIVELY. Insures against Loss or Damage by Fire either by Per-

petual or Temporary Policies.

Robert Pearce, John Kessier, Jr., Edward B. Orne, Charles Stokes, John W. Everman, Mordecai Buzby. William H. Rhawn, William M. Seyfert, CHARLES RICHARDSON, President WILLIAM H. RHAWN, Vice-President WILLIAMS I. BLANCHARD, Secretary.

THE PENNSYLVANIA FIRE INSURANCE COMPANY.

—Incorporated 1825—Charter Perpetual.

No. 510 WALNUT Street, opposite Independence Square. This Cempany, favorably known to the community for over forty years, continues to insure against loss or damage by fire on Public or Private Buildings, feither permanently or for a limited time. Also on Furniture, Stocks of Goods, and Merchandise generally, on liberal terms.

Their Capital, together with a large Surpius Fund, is invosted in the most careful manner, which enables them to offer to the insured an undoubted security in the case of loss. THE PENNSYLVANIA FIRE INSURANCE

Daniel Smith, Jr.,
Alexander Benson,
Isaac Hasleburst,
Thomas Schins,
Daniel Haddock, Jr.
DANIEL SMITH, Jr., President.
WM. G. CROWELL, Secretary.

O R N E X C H A N G
BAG MANUFACTORY,
JOHN T. BAILLEY,
N. E. corner of MARKET and WATER Streets, Philadelphia.

DEALER IN BAGB AND BAGGING
Of every description, for
Grain, Flour, Salt, Super-Phosphate of Lime, Bon
Dust, Etc.
Large and small GUNNY BAGB constantly on hand,
Also, WOOL SAUES. INSURANCE.

OFFICE OF THE

INCORPORATED 1825.

DELAWARE MUTUAL SAFETY INSURANCE COMPANY

PHILADELPHIA, NOVEMBER 10, 1869

The following statement of the affairs of the Co is published in conformity with a provision of the chi Premiums received from November 1, 1888, to Octo

Premiums on Policies not marked off November I, 1868.

Interest during the same period-Salvages, etc..... 115,027-65

81,178,878-64 Losses, Expenses, etc., during the year as Agency Charges, Advertising,
Printing, etc. Printing, etc., Advertising, Taxes—United States, State, and Municipal Faxes. 64,687:15

ASSETS OF THE COMPANY

November I, 1869. \$200,000 United States Five Per Cent. Loan 100,000 United States Six Per Cent. Loan; 100,000 United States Six Per Cent. Loan; 50,000 United States Six Per Cent. Loan, 1881... 50,000 United States Six Per Cent. Loan, 1881...

200,000 State of Penn sylvania Six Per Cent. Loan.

200,000 City of Philadelphia Six Per Cent. Loan (exempt from tax).

100,000 State of New Jersey Six Per Cent. Loan.

20,000 Pennsylvania Railroad First Mortgage Six Per Cent. Bonds.

25,000 Pennsylvania Railroad Second Mortgage Six Per Cent. Bonds.

26,000 Western Pennsylvania Railroad Mortgage Six Per Cent. Bonds.

30,000 State of Tennessee Five Per Cent. Loan.

7,000 State of Tennessee Six Per Cent. Loan.

12,500 Pennsylvania Railroad Company, 250 ahares stock.

5,000 North Pennsylvania Railroad Company, 100 ahares stock.

5,000 North Pennsylvania Railroad Company, 100 ahares stock.

246,900 Leans on Bond and Mortgage, first lians on City Properties.

15,000 00

246,900 Leans on Bond and Mortgage, first liens on City Properties..... \$1,231,500 Par. Cost, \$1,915,622 27. Real Estate.
Bills Receivable for Inst

PHILADELPHIA, November 10, 18 The Board of Directors have this day declared a CARM DIVIDEND of TEN PER CENT, on the CAPITAL STOCK, and SIX PER CENT. interest on the SCRIP of the Company, payable on and after the 1st of December proximo, free of National and State taxes.

proximo, free of National and State taxes.

They have also declared a SORIP DIVIDEND THIRTY-FIVE PEB CENT, on the EARNED PRE. MIUMS for the year ending October 31, 1869, certificates of which will be issued to the parties entitled to the same, on and after the lat of December proximo, free of National and State taxes.

They have ordered, also, that the Scrip Certificates of Profits of the Company, for the year ending October 31, 1865, be redecemed in Cash, at the office of the Company, on and after 1st of December proximo, all interest thereous to cease on that day. By a provision of the Charter all Certificates of Scrip not presented for redemption within two years after public notice that they will be redeemed.

pany.

No certificate of profits issued under \$25. By the act of incorporation, "no certificate shallfasue unless claimed within two years after the declaration of the dividend whereof it is evidence."

DIRECTORS.

Thomas C. Hand,
John C. Davis,
Edmund A. Souder,
Theophilus Paulding,
James Traquair,
Henry Sloan,
Henry C. Dalleit, Jr.,
James C. Hand,
William C. Ludwig,
Joseph H. Seal,
Hugh Craig,
John D. Taylor,
George W. Bernadou,
William C. Houston,

THOMAS C. HAND, President JOHN C. DAVIS, Vice-Presiden HENRY LYLBURN, Secretary. HENRY BALL, Assistant Secretary.

IMPERIAL FIRE INSURANCE OF LONDON. ESTABLISHED 1803. Paid-up Capital and Accumulated Funds,

\$8,000,000 IN GOLI PREVOST & HERRING, Agents 2 45 No. 107 S. THIRD Street, Philadelphia.

CHAS, M. PREVOST. CHAS. P. HERRI EDUCATIONAL. THE EDGEHILL SCHOOL

a Bearding and Day School for Boys, will begin ite session in the new Academy Building at MERCHANTVILLE, NEW JERSEY MONDAY, September 6, 1809, re apply to Rev. T. W. OATTRIX, For circulars apply to

JAMES PEARCE, M. B., ORGANIST, ST MARK'S (No. 1420 SPRUCE Street), can be see from 9 till 10 A. M. and from 7 till 5 P. M. Teaches the U gan, Piano, and Harmony. RLOCUTIONIST,
No. 1104 GIRARD STREET,
(Between Chesnut and Market streets.)

PIANOS. STEINWAY & SONS

Grand Square and Upright Pianos With their newly patented RESONATOR, by which

the original volume of sound can always be retained, the same as in a Violin. BLASIUS BROS.,

No. 1006 CHESNUT STREET. PHILADELPHIA. 5 27 wat! ALBRECHT, RIEKES & SCHMIDT, FIRST-CLASS PIANO-FORTES.

Full guarantee and moderate prices, WAREROOMS, No. 610 ARCH Street MATS AND OAPS.

WARBURTON'S IMPROVED VENTI-lated and easy-fitting Dress Hats (patented), is all the improved fashlons of the season. OHESNUT fitteet next door to the Post Office.

PAPER HANGINGS. OOK! LOOK!! LOOK!!!-WALL PAPERS